Case 18-23189 Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main Document Page 1 of 62

Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
full name		
the name that is on your nment-issued picture ication (for example, river's license or	Ramon First name Erek	First name
ort).	Middle name	Middle name
your picture ication to your meeting etrustee.	Last name Jr.	Last name
	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
her names you used in the last 8	First name	First name
e your married or n names.	Middle name	Middle name
	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
the last 4 digits of Social Security	xxx - xx - <u>9627</u>	xxx - xx
dual Taxpayer	OR	OR
icauon number	9 xx - xx	9xx - xx
	full name the name that is on your nament-issued picture cation (for example, river's license or ort). your picture cation to your meeting e trustee. ther names you used in the last 8 e your married or n names.	About Debtor 1: full name the name that is on your imment-issued picture cation (for example, river's license or ort). Your picture cation to your meeting e trustee. Slater Last name Jr. Suffix (Sr., Jr., II, III) her names you used in the last 8 e your married or n names. Last name First name Last name Last name The last 4 digits of Social Security er or federal fullal Taxpayer fication number About Debtor 1: Ramon First name Erek Middle name Jr. Suffix (Sr., Jr., II, III) Middle name Last name All didle name AXX - XX - 9627 OR

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Document Slater Ramon Erek Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
	(EIN) you have used in the last 8 years	Business name	Business name
	Include trade names and doing business as names	Business name	Business name
		EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		2136 Bluestem Parkway Number Street	Number Street
		Lynwood IL 60411	City 7/D Cycle
		City State ZIP Code COOK	City State ZIP Code
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		PO Box 2634 Number Street	Number Street
		P.O. Box	P.O. Box
		ChicagoIL60690CityStateZIP Code	City State ZIP Code
6.	Why you are choosing	Check one:	Check one:
	this district to file for bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Debtor 1

Ramon Erek Slater Last Name Page 3 of 62

Case Number (if known)

Part 2: **Tell the Court About Your Bankruptcy Case** Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals The chapter of the Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Bankruptcy Code you are choosing to file Chapter 7 under ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13 How you will pay the fee I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition. Have you filed for No bankruptcy within the _{District} None last 8 years? _____ When ___ ☐ Yes. Case Number MM / DD / YYYY District None __ When ___ ___ Case Number ___ MM / DD / YYYY ____ When ___ _____ Case Number ____ MM / DD / YYYY No 10. Are any bankruptcy cases pending or being filed by a spouse who is Yes. not filing this case with _____ When ____ Case Number, if known _____ you, or by a business MM / DD / YYYY parter, or by affiliate? Relationship to you _ When Case Number, if known _____ District MM / DD / YYYY 11. Do you rent your ☐ No. Go to line 12 residence? Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it with this bankruptcy petition.

Debto	Case 18-2318	39 Doc	1 Filed 08/16 Docume Slater		ed 08/16/18 15:33:43 4 of 62 Case Number (if known)	Desc Main	
	First Name	Middle Name	Last Name				
Par	t 3: Report About Any Busin	esses You Own	ı as a Sole Proprietor				
10	Are you a sole proprietor	■ No	Co to Dort 4				
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of b	siness			
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any				
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street				
	to this petition.						
			City		State	Zip Code	
			Check the appropriate	ox to describe you	r business:		
			☐ Health Care Busin	ess (as defined in 1	11 U.S.C. § 101(27A))		
			☐ Single Asset Rea	Estate (as defined	in 11 U.S.C. § 101(51B))		
			☐ Stockbroker (as d	efined in 11 U.S.C.	§ 101(53A))		
			☐ Commodity Broke	(as defined in 11 l	J.S.C. § 101(6))		
			☐ None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small busin</i> ess	<i>appropriat</i> balance sh	e deadlines. If you indicate	e that you are a sm ons, cash-flow state	wwhether you are a small business denall business debtor, you must attach ement, and federal income tax return S.C. § 1116(1)(B).	your most recent	
	debtor? For a definition of small	No. I	am not filing under Chap	er 11.			
	business debtor, see 11 U.S.C. § 101(51D).		am filing under Chapter he Bankruptcy Code.	1, but I am NOT a	small business debtor according to the	ne definition in	
			am filing under Chapter Bankruptcy Code.	1 and I am a small	l business debtor according to the de	finition in the	
Par	Report if You Own or H	ave Any Hazard	ous Property or Any Prop	rty That Needs Imm	nediate Attention		
14.	Do you own or have any property that poses or is	No.	What is the hazard?				
	alleged to pose a threat of imminent and indentifiable hazard to	∐ Yes. \	vinat is the nazaro?				
	public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		If immediate attention is	eeded, why is it ne	eeded?		
		,	Where is the property? _	Number Stre	eet		

City

State

ZIP Code

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Debtor 1

Erek

Document Slater

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Ramon

Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

	red to receive a briefing about ing because of:
Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability.	My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankrupty petition, and I received a
certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must you file. still receive a briefing within 30 days after approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity.	I have a mental illness or a mental
	deficiency that makes me
	inconchia of realizing or making

incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a

briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-23189 Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main

Debtor 1 Ramon Erek Slater Page 6 of 62

Case Number (if known)

	What Ideal of July	16a. Are your debts primarily	consumer debts? Consumer debts are de	fined in 11 U.S.C. § 101(8)
16.	What kind of debts do you have?	as "incurred by an individual	primarily for a personal, family, or household	purpose."
		No. Go to line 16b. Yes. Go to line 17.		
			business debts? Business debts are debts	
		No. Go to line 16c.		
		Yes. Go to line 17.	owe that are not consumer debts or business of	lebts.
7.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after		er 7. Do you estimate that after any exempt per are paid that funds will be available to distril	· · ·
	any exempt property is excluded and	No.		
	administrative expenses are paid that funds will be available for distribution	Yes.		
	to unsecured creditors?			
18.	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
		200-999		
19.	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	\$500,000,001-\$1 billion
	estimate your assets to be worth?	\$50,001-\$100,000 \$100,001-\$500,000	☐ \$10,000,001-\$50 million ☐ \$50,000,001-\$100 million	□\$1,000,000,001-\$10 billion □\$10,000,000,001-\$50 billion
	30 WO	\$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion
20.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	estimate your liabilities	\$50,001-\$100,000	☐ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion
	to be?	■ \$100,001-\$500,000 ■ \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐ \$10,000,000,001-\$50 billion ☐ More than \$50 billion
Pa	t 7: Sign Below	— \$000,001 \$111111011		More than \$50 billion
or	you	correct.	I declare under penalty of perjury that the info	rmation provided is true and
			oter 7, I am aware that I may proceed, if eligibl nderstand the relief available under each chap	
		, ,	did not pay or agree to pay someone who is rd read the notice required by 11 U.S.C. § 342	, ,
		I request relief in accordance with	the chapter of title 11, United States Code, sp	ecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Ramon Erek Slater Signature of Debtor 1		ture of Debtor 2
		Executed on08/16/2018	B Exect	ited on
		MM / DD		MM / DD / VVVV

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Debtor 1	Ramon	Erek	Slater	Case Number (if known)
	First Name	Middle Name	Last Name	, i

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Nicholas Jacob Tepeli	Date	Date: 08/16/2018
Signature of Attorney for Debtor	Date	MM / DD / YYYY
Nicholas Jacob Tepeli		
Printed name		
Geraci Law L.L.C.		
Firm name	_	
55 E. Monroe St., #3400		
Number Street		
Chicago		60603
Chicago	IL State	60603
City	State	ZIP Code
	State	
City Contact Phone 312-332-1800	State Email add	ZIP Code
City 242 222 4800	State	ZIP Code

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Fill in this information to identify your case:					
Debtor 1	Ramon	Erek	Slater		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS_ (State)		
Case Number					
(If known)					

Check if this is a
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part : Summarize Your Assets	
	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy line 62, Total personal property, from Schedule A/B	\$ 14,000
1c. Copy line 63, Total of all property on Schedule A/B	\$ 14,000
Summarize Your Liabilities	
	Your liabilities Amount you owe
 Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D 	\$21,980
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$94,035
Summarize Your Liabilities	
4. Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$1,222.52
Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$1,220.00

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Case Number (if known)

Document Erek Ramon Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records							
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes							
Your famil	What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.							
8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$2,901.9								
9. Copy the	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> :	Total claim						
From P	art 4 of Schedule E/F, copy the following:							
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00						
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_0.00						
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00						
9d. Stud	ent loans. (Copy line 6f.)	\$_47,148.00						
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$ 0.00						
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00						
9g. Tota	I. Add lines 9a through 9f.	\$_47,148.00]					

		2 22190 Doc 1		Entered 08/16/18 1	5:33:43	Desc	Main	
Fill in this in	iformation to idei	ntify your case and this filir	ng:	0 of 62				
Debtor 1	Ramon	Erek	Slater					
Debtor 2	First Name	Middle Name	Last Name					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> Distric						
Case Number	r		(State)				Check if th	nis is an
(If known)	100A	/D				á	amended 1	filing
	orm 106A							
	e A/B: Pr			fits in more than one category, li				12/15
esponsible for pages, write yo	supplying corre	ct information. If more space se number (if known). Answ sidence, Building, Land, or O	ce is needed, attach a separa er every question. ther Real Esate You Own or Ha			=		
No. Yes. 2. Add the do	Describe Ilar value of the p	portion you own for all of yo	any residence, building, land our entries fro Part 1, includin	ng any entries for pages				
you have a	ttached for Part 1	1. Write that number here			>			\$0.00
Part 2:	Describe Your Vel	hicles						
O3. Cars, vans No. Yes.	Describe Describe Make: Model: Year: Approximate Milea Other information:	Dodge Charger 2013 age: 66,000		ly s and another	Do not deduct s the amount of a Creditors Who Current value entire property	any secured on the control of the	claims on Sci Secured by	hedule D: Property value of the
	2013 Dodge Char miles	rger with over 66,000	instructions)	amy property (see				
Examples: No. Yes. 5. Add the dol you have at	Describe Ilar value of the p	ors, personal watercraft, fishing operation you own for all of you. Write that number here	pur entries fro Part 2, includir	accessories ng any entries for pages				\$ 11,200.00
Part 3:	Describe Your Per	rsonal and Household Items						
Do you own o	r have any legal	or equitable interest in any	of the following items?			po Do	ortion you on the not deduct sexemptions	
	d goods and furn Major appliances, f	nishings furniture, linens, china, kitchenwa	are					
Yes.	Describe						\$_	0.00

Official Form 106A/B Record # 789377 Schedule A/B: Property Page 1 of 6

Case 18-23189 Ramon

Doc 1

Desc Main

First Name

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Document

Last Name

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07.	Electronics	5					
			dios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games				
	Yes.	Describe	Cell phone	\$300		\$	300.00
08.	Collectible	s of value					
			ines; paintings, prints, or other artwork; books, pictures, or other art objects; collections; other collections, memorabilia, collectibles				
	Yes.	Describe				\$	0.00
09.	Equipment	for sports and	hobbies		1		
	•		nic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes nusical instruments				
	Yes.	Describe				\$	0.00
10.	Examples:	Pistols, rifles, shot	guns, ammunition, and related equipment				
	Yes.	Describe				\$	0.00
11.	Clothes Examples: No.	Everyday clothes,	furs, leather coats, designer wear, shoes, accessories				
	Yes.	Describe	Everyday clothes	\$300		\$	300.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry,	costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,				
	Yes.	Describe				\$	0.00
13.	Non-farm a Examples:	animals Dogs, cats, birds, l	norses				
	Yes.	Describe				\$	0.00
14.	Any other No.	personal and ho	ousehold items you did not already list, including any health aids you did not list				
	Yes.	Describe				\$	0.00
			of your entries from Part 3, including any entries for pages you have attached				\$600.00
		Describe Your Fir					
	airt -o:					4 .1	a
ро	you own oi	r nave any legal	or equitable interest in any of the following?		portio	nt value of n you own deduct secu nptions	?
16.	Cash Examples: No. Yes.	Money you have ir Describe	n your wallet, in your home, in a safe deposit box, and on hand when you file your petition				
17	Denosite o					\$	0.00
17.		Checking, savings	, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, if you have multiple accounts with the same institution, list each.				
	Yes.	Describe	Account Type: Institution name:			_	000.55
			Checking Account Bank of America			\$ \$	200.00 200.00

Debtor 1

Case 18-23189 Ramon

Doc 1

Desc Main

First Name

Middle Name

Filed 08/16/18

Document
Last Name

18.	Bonds, mu	tual funds, or p	ublicly traded stocks	
	Examples:	Bond funds, invest	ment accounts with brokerage firms, money market accounts	
	No.			
	Yes.	Describe	Institution or issuer name:	\$ 0.00
19	Non-public	ly traded stock	and interests in incorporated and unincorporated businesses, including an interest in	\$0 <u>.0</u> 0
	No.	ny tradoù otook	and into ooc in more politica and animose politica bacinoocce, moraling an into ooc in	
	Yes.	Describe	Name of Entity and Percent of Ownership:	
		200020		\$0.00
20.	Governme	nt and corporat	e bonds and other negotiable and non-negotiable instruments	
	-		e personal checks, cashiers' checks, promissory notes, and money orders.	
	Non-negotia	able instruments a	re those you cannot transfer to someone by signing or delivering them.	
	=	Dogoribo	Issuer name:	
	Yes.	Describe	issuer name.	\$ 0.00
21.	Retirement	or pension acc	counts	Ψ
		-	RISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans	
	No.			
	Yes.	Describe	Type of account and Institution name:	
				\$ <u>0.0</u> 0
22.	-	eposits and pre	• •	
			osits you have made so that you may continue service or use from a company andlords, prepaid rent, public utilities (electric, gas, water), telecommunications	
	No.	Agreements with it	andiords, property ront, patric diffices (electric, gas, water), telecommunications	
	Yes.	Describe	Institution name or individual:	
		D00011D0		\$ 0.00
23.	Annuities (A contract for a	a periodic payment of money to you, either for life or for a number of years)	·
	No.			
	Yes.	Describe	Issuer name and description:	
				\$ <u>0.0</u> 0
24.			RA, in an account in a qualified ABLE program, or under a qualified state tuition program.	
	_	§ 530(b)(1), 529A	(b), and 529(b)(1).	
	No.		half for any and describe Occasion for the second of any interests 44 H O O C 504(s)	
	Yes.	Describe	Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):	\$ 0.00
25.	Trusts, ear	uitable or future	interests in property (other than anything listed in line 1), and rights or powers	\$0 <u>.0</u> 0
_0.	No.	inabio oi rataro	Theoretic in property (exter than anything need in the 1), and righte or portore	
	Yes.	Describe		
		Describe		\$ 0.00
26.	Patents, co	pyrights, trade	marks, trade secrets, and other intellectual property	·
	Examples:	Internet domain na	ames, websites, proceeds from royalties and licensing agreements	
	No.			
	Yes.	Describe		
				\$0 <u>.0</u> 0
27.			other general intangibles exclusive licenses, cooperative association holdings, liquor licenses, professional licenses	
	No.	building permits, e	Addate licenses, cooperative association notatings, liquot licenses, professional licenses	
	Yes.	Describe		
	Ш 100.	Describe		\$ 0.00
Moi	ney or prop	erty owed to yo	u?	Current value of the
				portion you own?
				Do not deduct secured claims
				or exemptions
28.	Tax refund	s owed to you		
- "	No.			
	Yes.	Describe		
				\$0.00
29.	Family sup	port		
		Past due or lump s	sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement	
	No.			
	Yes.	Describe		
				\$0.00

First Name

Case 18-23189 Ramon

Middle Name

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30.	Other amo			
			ibility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, d loans you made to someone else	
	Yes.	Describe		\$ 0.00
31.		insurance polic Health, disability, o	es life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance	
	No.		Company Name & Beneficiary:	
	Yes.	Describe		\$ 0.00
32.	Any intere	st in property th	at is due you from someone who has died	
	-	ne beneficiary of a licause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.	
	Yes.	Describe		\$ 0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment	
	No.	Accidents, employi	nent disputes, insurance claims, or rights to sue	
	Yes.	Describe		\$ 0.00
34.	_	ingent and unlic	uidated claims of every nature, including counterclaims of the debtor and rights	
	No. Yes.	Describe		
	165.	Describe	Expected 2017 federal tax refund. \$2,000	\$ 2,000.00
35.		ial assets you d	d not already list	
	No. Yes.	Describe		
				\$0.00
36.	Add the do	llar value of all	of your entries from Part 4, including any entries for pages you have attached	
	for Part 4. \	Vrite that numbe	r here>	\$2,200.00
	Part 5:	escribe Any Bus	ness-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37.	Do you ow	n or have any le	gal or equitable interest in any business-related property?	
	No. Yes.			
	1 es.			
				Current value of the
38				Current value of the portion you own? Do not deduct secured claims
	Accounts	racaivabla ar ca	mmissions you already carned	portion you own?
30.	Accounts No.	receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims
30.		receivable or co	mmissions you already earned	portion you own? Do not deduct secured claims or exemptions
	No. Yes.	Describe	mmissions you already earned	portion you own? Do not deduct secured claims
	No. Yes. Office equ	Describe		portion you own? Do not deduct secured claims or exemptions
	No. Yes. Office equ Examples:	Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions \$ 0.00
39.	No. Yes. Office equ Examples: No. Yes. Machinery	Describe ipment, furnishi Business-related or Describe	ngs, and supplies	portion you own? Do not deduct secured claims or exemptions
39.	No. Yes. Office equ Examples: No. Yes.	Describe ipment, furnishi Business-related or Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes.	Describe Ipment, furnishing Business-related of Describe fixtures, equipment	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No.	Describe ipment, furnishi Business-related or Describe fixtures, equipt Describe	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes.	Describe Ipment, furnishing Business-related of Describe fixtures, equipment	ngs, and supplies omputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory Yes. Interests in	Describe Describe fixtures, equipal Describe Describe	ngs, and supplies computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ment, supplies you use in business, and tools of your trade r joint ventures	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00
39. 40.	No. Yes. Office equ Examples: No. Yes. Machinery No. Yes. Inventory No. Yes.	Describe Describe fixtures, equipal Describe Describe	ngs, and supplies Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices Imputers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices	portion you own? Do not deduct secured claims or exemptions \$ 0.00 \$ 0.00

Debtor 1 Ramon Case 18-23189 Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main Page 14 of 52 Desc Main Page 14 Desc Main Page

43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	s 0.00
44. Any business-related property you did not already list	<u> </u>
No.	7
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
Tes. Describe	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish No.	
Yes. Describe	1
48. Crops—either growing or harvested	\$0.00
No.	_
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade	
No. Yes. Describe	
	\$0.00
50. Farm and fishing supplies, chemicals, and feed No.	
Yes. Describe	\$ 0.00
51. Any farm- and commercial fishing-related property you did not already list	
No. Yes. Describe	7
Tes. Describe	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	
for Part 6. Write that number here	\$0.00
Part 7.	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe]
	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

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Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 11,200.00	
57. Part 3: Total personal and household items, line 15	\$ 600.00	
58. Part 4: Total financial assets, line 36	\$ 2,200.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 14,000.00	\$ 14,000.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$14,000.00

Official Form 106A/B Record # 789377 Page 6 of 6 Schedule A/B: Property

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Fill in this in	nformation to identi	fy your case:	
Debtor 1	Ramon	Erek	Slater
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for t	the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	r		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt									
1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.										
You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)										
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)										
2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.										
-	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption						
		Copy the value from Schedule A/B	Check only one box for each exemption							
Brief description:	2013 Dodge Charger with over 66,000 miles	\$ <u>11,200</u>	\$_3,775	11 USC & 522(d)(2)						
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit							
Brief	Cell phone			11 USC & 522(d)(3)						
description:		\$_300	\$ _ 300							
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit							
Brief description:	Everyday clothes	\$ <u>300</u>	\$300	11 USC & 522(d)(5)						
Line from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit							
Brief description:	Checking Account, Bank of America, 200.00	\$_ ²⁰⁰	\$_200	11 USC & 522(d)(5)						
Line from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit							
Official Form 1060	Record # ⁷⁸⁹³⁷⁷	Schedule C: T	he Property You Claim as Exempt	Page 1 of 2						

Case 18-23189 Doc 1

Ramon

Official Form 106C

Record #

Erek Middle Name

Page 17 of 62 Case Number (if known)

Page 2 of 2

Debtor 1

Document Last Name

Additional Page Part 2: Brief description of the property and line on Current value of the Amount of the exemption you claim Specific laws that allow exemption Schedule A/B that lists this property portion you own Copy the value from Check only one box for each exemption Schedule A/B Brief Expected 2017 federal tax refund. 11 USC & 522(d)(5) \$ 2,000 description: \$ 4,000 Line from 100% of fair market value, up to 34 Schedule A/B: any applicable statutory limit 3. Are you claiming a homestead exemption of more than \$160,375? (Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.) Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case? ☐ Yes. 789377

Schedule C: The Property You Claim as Exempt

Fill in this in	Caso 19 formation to identif		c 1 Filad 09/16/19	Entered 08/16/18 8 of 62	3 15:33:43	Desc Main	
Debtor 1	Ramon	Erek	Slater				
202.0	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court for the	ne : <u>NORTHERN</u>				_	
Case Number			(State)			Check if this	s is an
(If known)						amended fili	ing
Official F	<u>orm 106D</u>						
Schedule	D: Creditors	s Who Have	Claims Secured by F	Property			12/15
☐ No. Ch	ditors have claims seek this box and sulting the lin all of the informa	omit this form to the	roperty? e court with your other schedules. Yo	ou have nothing else to report	on this form.		
					Column A	Column A	Column C
for each cl	aim. If more than or	ne creditor has a pa	an one secured claim, list the credito articular claim, list the other creditors al order according to the creditors na	in Part 2.	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any
2.1 Chrysle	r Capital		Describe the property that secure	es the claim:	\$ 21,980.00	\$ 11,200.00	<u>\$ 10,780.00</u>
Creditor's			2013 Dodge Charger with over 6	66,000 miles]		
Po Box Number	961275 Street						
, tumbo.	Cucci		As of the date you file, the claim	is: Check all that apply]		
-			Contingent	oncon an anat apply.			
Fort Wo	orth	TX 76161	Unliquidated				
City		State Zip Code	Disputed				
Who owes	the debt? Check one		Nature of Lien. Check all that apply	y.			
Debtor	•		An agreement you made (such a	s mortgage or secured			
Debtor	-		car loan)				
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	nechanic's lien)			
At least	one of the debtors and	another	Judgment lien from a lawsuit Other (including a right to offset)				
	if this claim relates t	o a	Circle (including a right to onset)				
	unity debt was incurred2	017-11-25	Last 4 digits of account number	1000			
Part 2:	List Others to Be Not	ified for a Debt Tha	t You Already Listed				
trying to collect	t from you for a debt	you owe to someor ts that you listed in	out your bankruptcy for a debt that yone else, list the creditor in Part 1, and Part 1, list the additional creditors he	then list the collection agency	here. Similarly, if yo	u have more	
,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		, 23-					

	Caso 19 22	2120 Doc 1	Filad 09/16/19	Entered 08/16/18 15:33:43	Desc Main	
Fill in th	is information to identify y			9 of 62		
Debtor 1	Ramon	Erek	Slater			
Debior	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if fil	ing) First Name	Middle Name	Last Name			
United St	ates Bankruptcy Court for the :	NORTHERN District	of ILLINOIS			
			(State)		Check if this is an	
Case Nui (If known)					amended filing	
Official	Form 106E/F					
			nsecured Claims		42	:/15
ist the oth I/B: Proper reditors wi eeded, cop	er party to any executory or ty (Official Form 106A/B) a ith partially secured claims	contracts or unexpired and on Schedule G: Ex s that are listed in Sch out, number the entric ir name and case num	l leases that could result in secutory Contracts and Uni edule D: Creditors Who Ha es in the boxes on the left. A	ns and Part 2 for creditors with NONPRIORITY cl a claim. Also list executory contracts on <i>Sched</i> expired Leases (Official Form 106G). Do not incl we Claims Secured by Property. If more space is Attach the Continuation Page to this page. On the	lule lude any s	
1. Do any	creditors have priority un	secured claims agains	st you?			
_ `	Go to Part 2.					
Yes						
		d claims. If a creditor ha	as more than one priority up	secured claim, list the creditor separately for each	claim For	
nonprio unsecu	ority amounts. As much as pared claims, fill out the Conti	possible, list the claims inuation Page of Part 1	in alphabetical order accord	riority amounts, list that claim here and show both ing to the creditor's name. If you have more than t olds a particular claim, list the other creditors in Pa uction booklet.)	wo priority	
				Total claim	Priority Nonpriority amount amount	
Part 2:	List All of Your NONPRIC	ORITY Unsecured Claim	s		4	
	creditors have nonpriority	v unsecured claims an	ainst you?			
		-	nis form to the court with you	ir other achedules		
=		it in this part. Submit ti	iis form to the court with you	other schedules.		
Yes		urad alaima in the alah	achatical arder of the aradit	or who holds each claim. If a creditor has more t	han ano	
nonprio include	ority unsecured claim, list the	e creditor separately fo e creditor holds a partic	r each claim. For each claim	listed, identify what type of claim it is. Do not list of ditors in Part 3.If you have more than three nonprice.	claims already	
	_				Total claim	
4.1 ABI		Las	at 4 digits of account number	·	<u>\$ 35.00</u>	
	itor's Name 1 South Shield St. Bld H St	te 103 Wh	en was the debt incurred?			
Num	ber Street					
		As	of the date you file, the claim	is: Check all that apply.		
Pho	penix AZ	7 85026 -	Contingent			
City	Sta	ate Zip Code	Unliquidated			
_	owes the debt? Check one.	Ц	Disputed			
=	btor 1 only	-	(NONDRIODITY	ad alabas		
=	btor 2 only	r i	oe of NONPRIORITY unsecure Student loans.	ed ciaim:		
=	btor 1 and Debtor 2 only least one of the debtors and an	=	Obligations arising out of a sepa	aration agreement or divorce		
=		_	that you did not report as priority			
	eck if this claim relates to a mmunity debt	_		ng plans, and other similar debts		
	claim subject to offest?	Ь	p	.		
No			Other. Specify			
Ye	s	_				

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Case Number (if known) **Document** Ramon Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.2 ACCT BRKS Larimer CTY Last 4 digits of account number _____0480 **\$** 42.00

Creditor's Name	2015 2015	
4597 Tejon St	When was the debt incurred? 2015-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Denver CO 80211	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Medical Debt	
Yes		
4.3 Acme Credit	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name	Miles was the debt in come do	
PO Box 3762	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Springfield IL 62708	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Time of NONDBIODITY impropried alaims	
 	Type of NONPRIORITY unsecured claim: Student loans.	
Debtor 1 and Debtor 2 only		
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims	
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	00.007	
Yes	Other. Specify	
Asses Credit Consiss	Last 4 digits of account number	\$ 728.00
4.4 Acme Credit Service Creditor's Name	Last 4 digits of account number	ψ <u>. 20.00</u>
1124 S. Eighth St	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Springfield IL 62703	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify	
Yes	_	

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Case Number (if known) Document Ramon Erek Debtor 1

Part 2+ Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5 Advanced Medical imaging	Last 4 digits of account number	\$ <u>33.00</u>
Creditor's Name		
1417 S. College ave.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Fort Collins CO 80524	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No □	Other. Specify	
Yes Advanced Medical Imaging		* 33 UU
7.0	Last 4 digits of account number	\$ <u>33.00</u>
Creditor's Name PO Box 270580	When was the debt incurred?	
Number Street		
	As of the date you file the claim is. Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Fort Collins CO 80527	☐ Contingent ☐ Unliquidated	
City State Zip Code	☐ Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a community debt	that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No	Other. Specify	
Yes		
4.7 AMEX	Last 4 digits of account number NULL	\$ 20,893.00
Creditor's Name	0040 0040	
Po Box 297871	When was the debt incurred? 2010-2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Forth and adults FL 00000	Contingent	
Fort Lauderdale FL 33329	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No Dyes	Other. Specify Credit Card or Credit Use	

Schedule E/F: Creditors Who Have Unsecured Claims

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Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth.

After li	sting any entries on this page, number them b	peginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.8	ATT Mobility	Last 4 digits of account number _	8121	<u>\$ 543.00</u>
	Creditor's Name 17000 Dallas Pkwy Ste 20	When was the debt incurred?	2016-2016	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Dallas TX 75248	Unliquidated		
v	City State Zip Code Vho owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl		
	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
19	s the claim subject to offest?	Callastina for 6	No. alika u	
Ī	Yes	Other. Specify Collecting for C	JEUROI	
4.9	Attitude Collections, LLC	Last 4 digits of account number _		\$ 550.00
4.9	Creditor's Name			<u> </u>
	PO Box 1265	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
	Cheyenne WY 82003	Unliquidated		
v	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only	_		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
Ī	Debtor 1 and Debtor 2 only	Student loans.		
Ī	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
Ī	Check if this claim relates to a	that you did not report as priority cl	aims	
_	community debt	Debts to pension or profit-sharing p	lans, and other similar debts	
l:	s the claim subject to offest?	_		
ŀ	No Tv	Other. Specify		
	Yes Barclays BANK Delaware	Land A. Ballanda and	NULL	# 2 265 NN
4.10		Last 4 digits of account number _	NOLL	\$ <u>2,265.00</u>
	Creditor's Name Po Box 8803	When was the debt incurred?	2014-2017	
	Number Street			
		As of the date you file, the claim is	· Check all that apply	
		Contingent	. Опеск ан шасарру.	
	Wilmington DE 19899	Unliquidated		
	City State Zip Code	Disputed		
V	Who owes the debt? Check one.	☐ 5.0pa		
	Debtor 1 only Debtor 2 only	Tune of NONDRIODITY	alaim.	
Ļ	Debtor 2 only Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured Student loans.	ciaim:	
Ļ	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
L	Check if this claim relates to a	that you did not report as priority cl	· ·	
L	community debt	Debts to pension or profit-sharing p		
ls	s the claim subject to offest?		,	
	No	Other. Specify Credit Card or	Credit Use	
	Yes			

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After li	sting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	CAP1/Bstby	Last 4 digits of account number NULL	\$ <u>0.00</u>
	Creditor's Name		
	26525 N Riverwoods Blvd	When was the debt incurred? 2010-2013	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Mettawa IL 60045	☐ Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ΙĪ	Debtor 1 and Debtor 2 only	Student loans.	
lī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Guidi. Opcomy	
4.12	Care United Medical Center of laramie	Last 4 digits of account number	\$ 244.00
4.12	Creditor's Name		•
	PO Box 975681	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Dallas TX 75397	Contingent	
	City State Zip Code	Unliquidated	
v	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ΙĒ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans.	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}		that you did not report as priority claims	
"	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
19	s the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
ì	No	0110	
l ī	Yes	Other. Specify	
<u></u>	Collection Center, WY	Last 4 digits of account number 6558	\$ 60.00
4.13		Last 4 digits of account number 6558	4 00.00
	Creditor's Name Po Box 4000	When was the debt incurred? 2015-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Davidia - 1407 00004	Contingent	
	Rawlins WY 82301	Unliquidated	
_ v	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	Ture of NONDRIGHTY unconstant eleien.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u>_</u>	
	No	Other. Specify Medical Debt	
	Yes		

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Case Number (if known) Document Ramon Erek Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14	Emergency physicians of Laramie	Last 4 digits of account number	\$ <u>320.00</u>
	Creditor's Name PO Box 967	When was the debt incurred?	
	Number Street	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Laramie WY 82073	Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.15	FED LOAN SERV	Last 4 digits of account number0010	\$ 47,148.00
	Creditor's Name	When was the debt incurred? 2017-2018	
	Po Box 60610	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Harrisburg PA 17106	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	Interest keeps running on most
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	non-dischargeable debts including student loans,
		that you did not report as priority claims	and other educational debts. You may owe more
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	after the case is over than you did before filing.
	s the claim subject to offest?	Doctor to portional of profit originity profits, and other original doctor	
	No	Other. Specify	
	Yes		
4.16	Ida Snead	Last 4 digits of account number	<u>\$ 698.00</u>
	Creditor's Name		
	201 E. 3rd St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Gillette WY 82716	Unliquidated	
Ι,	City State Zip Code	Disputed	
'	Who owes the debt? Check one.	— •••••	
	Debtor 1 only	T (NONDODITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
i	No	011 - 0 - 7	
	Ves	Other. Specify	

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Case Number (if known) **Document** Ramon Erek Debtor 1 Last Name

Pal	Your NONPRIORITY Unsecured Claims -	Continuation Page	
After li	sting any entries on this page, number them l	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Ivinson Memorial Hospital	Last 4 digits of account number	\$ 962.00
	Creditor's Name		
	255 N. 30th St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bosler WY 82072	Unliquidated	
\	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
. !	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
١.	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
l i	No		
	Yes	Other. Specify	
	Jackson Enterprises LLC	Last 4 digits of account number 8455	\$ 784.00
4.18		Last 4 digits of account number 8455	\$ <u>704.00</u>
	Creditor's Name 29 N Connor St	When was the debt incurred? 2015-2015	
	Number Street		
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Sheridan WY 82801	Contingent	
	City State Zip Code	Unliquidated	
١	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
' ا	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u> </u>	
	No	Other. Specify Collecting for Creditor	
	Yes		
4.19	Laramie Plains COMM FC	Last 4 digits of account number <u>0001</u>	\$ <u>1,096.00</u>
	Creditor's Name		
	365 N 3Rd St	When was the debt incurred? 2014-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Laramie WY 82072	Unliquidated	
	City State Zip Code	Disputed	
`	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
!	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Personal Loan	
	Yes		

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Case Number (if known) **Document** Ramon Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** Laramie Plains Community FCU \$ 256.00 Last 4 digits of account number _ Creditor's Name 365 N. Third St. When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent WY 82072 Rosler Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify _ Yes Midland Funding, LLC \$ 808.00 Last 4 digits of account number 4.21 Creditor's Name 8875 Aero Drive, # 200 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92123 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Credit Card or Credit Use Yes Midland Funding, LLC \$ 2,307.52 Last 4 digits of account number _ 4.22 Creditor's Name 8875 Aero Drive, # 200 When was the debt incurred? As of the date you file, the claim is: Check all that apply. Contingent San Diego CA 92123 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify __ Credit Card or Credit Use

Yes

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Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After I	isting any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.23	Pathways	Last 4 digits of account number	\$ <u>550.00</u>
	Creditor's Name		
	1575 N 4th St. #103	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	B 1 Wh/ 00070	Contingent	
	Bosler WY 82072	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.24	Pathways	Last 4 digits of account number	\$ <u>600.00</u>
	Creditor's Name		
	1465 N. 4th St. #119	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bosler WY 82072	Unliquidated	
Ι,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.25	Pentagon Federal CR UN	Last 4 digits of account numberNULL	\$ <u>931.00</u>
	Creditor's Name	2000 2045	
	Po Box 1432	When was the debt incurred? 2009-2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Alexandria VA 22313	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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Pa	Your NONPRIORITY Unsecured Claims -	Continuation Page		
After	listing any entries on this page, number them l	beginning with 4.4, followed by 4.5, a	nd so forth.	Total Claim
4.26	Revenue Enterprises LL	Last 4 digits of account number _	2560	\$ _521.00
	Creditor's Name		2015-2015	
	3131 S Vaughn Way Ste 50	When was the debt incurred?	2013-2013	
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	A	Contingent		
	Aurora CO 80014	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat		
	Check if this claim relates to a	that you did not report as priority cl		
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing p	olans, and other similar debts	
	No	Other. Specify Medical Debt		
	Yes	Other. SpecifyWedical Debt		
4.27	Colomon and Colomon	Last 4 digits of account number _		\$ 108.00
7.21	Creditor's Name			
	Five Columbia Circle	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
		Contingent	,	
	Albany NY 12203	Unliquidated		
	City State Zip Code	Disputed		
	Who owes the debt? Check one.			
	Debtor 1 only	T (NONDRIODITY	alator.	
	Debtor 2 only	Type of NONPRIORITY unsecured Student loans.	ciaim:	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separat	ion agreement or diverse	
	At least one of the debtors and another	that you did not report as priority cl		
	Check if this claim relates to a community debt	Debts to pension or profit-sharing p		
	Is the claim subject to offest?	Debts to pension of pront-sharing p	orans, and other similar debts	
	No	Other. Specify		
	Yes			
4.28	Source Gas Distribution LLC	Last 4 digits of account number _		\$ <u>108.00</u>
	Creditor's Name			
	7001 Mount Rushmore Rd	When was the debt incurred?		
	Number Street			
		As of the date you file, the claim is	: Check all that apply.	
	Danid City. CD 57704	Contingent		
	Rapid City SD 57701	Unliquidated		
	City State Zip Code Who owes the debt? Check one.	Disputed		
	Debtor 1 only			
	Debtor 2 only	Type of NONPRIORITY unsecured	claim:	
	Debtor 1 and Debtor 2 only	Student loans.		
	At least one of the debtors and another	Obligations arising out of a separat	ion agreement or divorce	
	Check if this claim relates to a	that you did not report as priority cl	aims	
	community debt	Debts to pension or profit-sharing p	olans, and other similar debts	
	Is the claim subject to offest?			
	No	Other. Specify		
1	Yes			

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Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	State Farm Mutual	Last 4 digits of account number	\$ 0.00
	Creditor's Name		
	One State Farm Plaza	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Bloomington IL 61710	☐ Contingent	
	City State Zip Code	Unliquidated	
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to perision of profit-straining plants, and other stimular debts	
	No	Other. Specify Auto Accident	
	Yes	Other: Specify	
4.00	Syncb/SONY FINANCIAL S	Last 4 digits of account numberNULL	\$ 1,426.00
4.30	Creditor's Name	Last 4 digits of account number	Ψ,.20.00
	950 Forrer Blvd	When was the debt incurred? 2014-2015	
	Number Street		
	Number Sileet		
		As of the date you file, the claim is: Check all that apply.	
	Kattaria a	Contingent	
	Kettering OH 45420	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	=	T (NONDRIADITY	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	∐Yes		
4.31	Syncb/Walmart	Last 4 digits of account number NULL	\$ <u>830.00</u>
	Creditor's Name	When was the debt incurred? 2014-2015	
	Po Box 965024	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code		
'	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	T _{Vec}	The state of the s	

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Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them b	neginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32 US District Court	Last 4 digits of account number	\$ <u>1,000.00</u>
Creditor's Name		
111 S Wolcott St Rm 101	When was the debt incurred?	
Number Street		
	As of the date you file the claim is: Check all that apply	
	As of the date you file, the claim is: Check all that apply.	
Bar Nunn WY 82601	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other similar debts	
No		
Yes	Other. Specify	
LICAA Fodoral Cavingo D	5405	↑ 5 645 00
4.55	Last 4 digits of account number5485	\$ <u>5,645.00</u>
Creditor's Name	When was the debt incurred? 2012-2015	
Po Box 47504	when was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
San Antonio TX 78265	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	□	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Personal Loan	
Yes		
4.34 USAA Savings BANK	Last 4 digits of account number NULL	\$ _1,679.00
Creditor's Name		
Po Box 47504	When was the debt incurred? 2009-2015	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
San Antonio TX 78265	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Candid Cond on Candid III	
Yes	Other. Specify Credit Card or Credit Use	

Case 18-23189 Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main Page 31 of 62 Case Number (if known) **Document** Ramon Debtor 1 First Name \$ 831.00 Verizon Wireless 8301 4.35 Last 4 digits of account number Creditor's Name 2017-2017 16 Mcleland Rd When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Saint Cloud MN 56303 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? Other. Specify ___Unknown Credit Extension Yes List Others to Be Notified for a Debt That You Already Listed Part 3: 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Clerk, Sixth Mun Div, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 16501 S. Kedzie Line 20 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Markham Last 4 digits of account number __ City State Zip Code Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Line $\underline{20}$ of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Wheeling IL 60090 Last 4 digits of account number _ State Zip Code Clerk, First Mun Div, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? 50 W. Washington St., Rm. 1001 Part 1: Creditors with Priority Unsecured Claims Line 21 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number IL 60602 Chicago Last 4 digits of account number _ State Zip Code Blatt, Hasenmiller, Leibsker & Moore LLC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name

10 S. LaSalle St. Ste 2200

Street

Number

Chicago

Official Form 106E/F

City

Part 1: Creditors with Priority Unsecured Claims

Part 2: Creditors with Nonpriority Unsecured Claims

Line 21 of (Check one):

Last 4 digits of account number _

60603

State Zip Code

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Ramon Debtor 1

Erek

Dacument

Page 32 of 62 Case Number (if known)

Add the Amounts for Each Type of Unsecured Claim

			Total claim
otal claims	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
Total claims	6f. Student loans	6f.	\$47,148.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$46,886.52
	6j. Total. Add lines 6f through 6i.	6j.	\$94,034.52

		Caco 10		Eilad 09/16/19	Entor	ed 08/16/18 1	5:33:43	Desc Main	
FII	i in this in	formation to iden	tiry your case:			3 of 62			
De	ebtor 1	Ramon	Erek	Slater	_				
5		First Name	Middle Name	Last Name					
	ebtor 2 oouse, if filing)	First Name	Middle Name	Last Name	_				
Ur	nited States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS					
Ca	ase Number			(State)				Check if th	
∩ffi	cial F	orm 106G						amonada i	9
			ory Contracts and	I I nownized I ear					12/15
nformadditi 1. D	nation. If nonal page to you hav No. Ch Yes. Fil	nore space is needs, write your named any executory of each this box and so the information all of the information and so the each person of the space.	possible. If two married peopeded, copy the additional page and case number (if known contracts or unexpired leases submit this form to the court with mation below even if the contract or company with whom you have left phone). See the instruction	e, fill it out, number the e). s? th your other schedules. Y acts or leases are listed in	entries, and a You have noth Schedule A	ning else to report on the state of the stat	On the top of any his form. orm 106A/B) or lease is for (for	r	
uı	nexpired le	eases.			traction book	State what the co	·		
	Person or	company with wi	hom you have the contract or	lease		State what the co	ontract or lease i	IS TOF	
2.1					_				
	Name								
	Number	Street			_				
	City		State Zi	n Codo	_				
	Oity		State Zi	p code					
2.2					_				
	Name				_				
	Number	Street			_				
	City		State Zi	p Code					
2.3					_				
	Name								
	Number	Street							
	City		State Zi	p Code					
2.4									
	Name				_				
	Number	Street							
					_				
	City		State Zi	p Code					
2.5									
	Name								
	Number	Street			_				

State Zip Code

City

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Fill in this information to identify your case:				
Debtor 1	Ramon	Erek	Slater	
	First Name	Middle Name	Last Name	
Debtor 2		· · · · · · · · · · · · · · · · · · ·		
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _		
Case Number			(State)	
(If known)				

12/15

Official Form 106H

Schedule H: Your Codebtors

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.										
1. D	Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)									
	■ No. □ Yes									
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)									
	No. Go to line 3.									
	Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?									
	_	which community state or territor	y did you live?	Fill in the	e name and current address of that person.					
	Name of yo	our spouse, former spouse or legal equivale	nt							
	Number	Street								
	City		State	Zip Code						
s	-	icial Form 106D), Schedule E/F (' Schedule G to fill out Column : Ir codebtor	•		Column 2: The creditor to whom you owe the debt Check all schedules that apply:					
3.1	·				Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.2					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						
3.3					Schedule D, line					
	Name				Schedule E/F, line					
	Number	Street			Schedule G, line					
	City		State	Zip Code						

Official Form 106H Record # 789377 Schedule H: Your Codebtors Page 1 of 1

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Debtor 1 Ramon Erek Slater				Document	<u> Paue 33</u> 0	1 02
Debtor 2 Cispouse, if filing First Name Middle Name Last	Fill in this in	formation to ident	tify your case:			
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS Case Number(If known) Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following dat	Debtor 1	Ramon	Erek	Slater		
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS		First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS Case Number	Debtor 2					
Case Number Check if this is: An amended filing A supplement showing post-petition chapter 13 income as of the following date. Official Form 1061	(Spouse, if filing)	First Name	Middle Name	Last Name		
An amended filing A supplement showing post-petition chapter 13 income as of the following dat	Case Number		the : <u>NORTHERN DISTRICT C</u>	DF ILLINOIS		Check if this is:
chapter 13 income as of the following dat	(If known)					An amended filing
Official Form 106I						A supplement showing post-petition
Official Form 106I						chapter 13 income as of the following date
<u>Official FOFFIT TOOL</u> MM / DD / YYYY	Official E	orm 1061				
	Jiliciai F	01111 1001				MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment						
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse		
	If you have more than one job, attach a separate page with information about additional employers.	tach a separate page with formation about additional Employment status		ı	Employed Not employed		
	Include part-time, seasonal, or self-employed work.	Occupation	Cashier				
	Occupation may Include student or homemaker, if it applies.	Employers name	Checkers				
		Employers address	107 E. 95th St.				
			Chicago, IL 60619)	,		
		How long employed there?	Since 6/1/2018				
Pa	rt 2: Give Details About Monthl	ly Income					
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse has lines below. If you need more space	ve more than one employer, comb	oine the information for a				
				For Debtor 1	For Debtor 2 or non-filing spouse		
2.		y and commissions (before all pa calculate what the monthly wage w	•	\$1,485.29	\$0.00		
3.	Estimate and list monthly overting	me pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	e 2 + line 3.		\$1,485.29	\$0.00		

Official Form 106l Record # 789377 Schedule I: Your Income Page 1 of 2

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Document Ramon Erek Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

				For Debtor 1		For Debtor 2 or non-filing spouse			
c	юр	y line 4 here	4.	\$1,485.29		\$0.00			
5. List	t all	payroll deductions:							
5	a. 1	Tax, Medicare, and Social Security deductions	5a.	\$262.77		\$0.00			
5	b. N	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00			
5	5c. Voluntary contributions for retirement plans		5c.	\$0.00		\$0.00			
5	d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00			
5	5e. Insurance		5e.	\$0.00		\$0.00			
5	5f. Domestic support obligations		5f.	\$0.00		\$0.00			
5	ig. l	Jnion dues	5g.	\$0.00		\$0.00			
5	h. (Other deductions. Specify:	5h.	\$0.00		\$0.00			
6. Add	the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$262.77		\$0.00			
7. Calc	ula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$1,222.52	ĺ	\$0.00			
8. List	all	other income regularly received:		·	١		,		
8	a.	Net income from rental property and from operating a business,							
		profession, or farm							
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total							
		monthly net income.	8a.	\$0.00		\$0.00			
8	b.	Interest and dividends	8b.	\$0.00		\$0.00			
8	c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00			
		dependent regularly receive							
		Include alimony, spousal support, child support, maintenance, divorce							
		settlement, and property settlement.							
8	d.	Unemployment compensation	8d.	\$0.00		\$0.00			
8	e.	Social Security	8e.	\$0.00		\$0.00			
8	f.	Other government assistance that you regularly receive	8f.	\$0.00		\$0.00			
		Include cash assistance and the value (if known) of any non-cash							
		assistance that you receive, such as food stamps (benefits under the							
		Supplemental Nutrition Assistance Program) or housing subsidies.							
		Specify:							
8	g.	Pension or retirement income	8g.	\$0.00		\$0.00			
8	h.	Other monthly income. Specify:	8h.	\$0.00		\$0.00			
9. 🛕	۸dd	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$0.00	-	\$0.00			
10. C	alc	ulate monthly income. Add line 7 + line 9.	10.	\$1,222.52	. [\$0.00	= Г	\$1,222.5	
Α	\dd	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	L	, ,,	L	40.00		+ 1,222.0	
11. S	tate	e all other regular contributions to the expenses that you list in Schedule	a . <i>l</i>						
	State all other regular contributions to the expenses that you list in <i>Schedule J.</i> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and								
0	the								
C	Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.								
S	Spec	bify:					11	\$0.00	
12. A	۸dd	the amount in the last column of line 10 to the amount in line 11. The res	sult is the co	ombined monthly income.			_		
V	Vrite	e that amount on the Summary of Schedules and Statistical Summary of Ce	ertain Liabili	ties and Related Data, if i	t app	olies	12.	\$1,222.5	
13. D	о у	ou expect an increase or decrease within the year after you file this form	1?						
[Х								
[\Box	Yes. Explain:							

FIII IN U	is information to identify	your case:				
Debtor 1 Debtor 2 (Spouse, if the United State of the St	First Name	Erek Middle Name Middle Name NORTHERN DISTRICT O	Slater Last Name Last Name F ILLINOIS	☐ Ar	if this is: a amended filing supplement showing p come as of the followin	
Case Nu (If known			_	MI	M / DD / YYYY	
	<u> </u> Form 106J				separate filing for Debt aintains a separate hou	
Sched	lule J: Your Ex	xpenses				12/15
more space question.	e is needed, attach anothe	er sheet to this form. On th	le are filing together, both ne top of any additional pa			
Part 1:	Describe Your Househo a joint case?	Id				
X	lo. Go to line 2. es. Does Debtor 2 live in	a separate household? ust file a separate Schedul	e J.			
Do r Deb	not list Debtor 1 and tor 2. not state the dependents' es.		this information for dent	Dependent's relations Debtor 1 or Debtor 2	ship to Dependent's age	Does dependent live with you? X No Yes X No
						Yes X No Yes X No Yes X No Yes X No Yes
expe	our expenses include enses of people other that rself and your dependents					
Part 2:	Estimate Your Ongoing					
expenses the applic	as of a date after the bank able date.	· · · · · ·	ess you are using this form supplemental Schedule J, nce if you know the value		-	
		=	Income (Official Form 106I	.)		Your expenses
any	rental or home ownership rent for the ground or lot. ot included in line 4:	p expenses for your reside	ence. Include first mortgage	e payments and	4.	\$500.00
4a.	Real estate taxes				4 a.	\$0.00
4b.	Property, homeowner's, o	or renter's insurance			4b.	\$0.00
4c. 4d.	Home maintenance, repa	air, and upkeep expenses			4c. 4d.	\$0.00 \$0.00
						, , , , ,

Schedule J: Your Expenses

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Debtor 1 Ramon

First Name

Erek

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$100.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$300.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$70.00 9. Clothing, laundry, and dry cleaning \$70.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$100.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$25.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 Charitable contributions and religious donations 14. 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

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Debtor	1 Ramo	on	Erek	Slater	Case Number (if known)		
	First Na	me	Middle Name	Last Name			
21.	Other. S	pecify: _	Postage/Bank Fees (\$5.00),			21.	\$5.00
22	Your mo	nthly ex	pense: Add lines 4 through 21.			22.	\$1,220.00
	The resu	t is your	monthly expenses.				_
23.	Calculate	your m	nonthly net income.				
	23a.	Сору	line 12 (your comibined monthly in	come) from Schedule I.		23a	\$1,222.52
	23b.	Сору	your monthly expenses from line 2	2 above.		23b. –	\$1,220.00
	23c.		act your monthly expenses from yo	ur monthly income.		23c.	\$2.52
		The re	esult is your monthly net income.				
24.	Do you e	xpect a	n increase or decrease in your ex	penses within the year after yo	ou file this form?		
	For exam	ple, do	you expect to finish paying for you	car loan within the year or do y	ou expect your		
		payme	nt to increase or decrease because	e of a modification to the terms	of your mortgage?		
	X No						
	Yes	. Е	Explain Here:				

 Official Form 106J
 Record #
 789377
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	Fill in this information to identify your case:					
Debtor 1	Ramon	Erek	Slater			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	f_ <u>ILLINOIS</u> (State)			
Case Number (If known)	-					

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT ar	n attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the correct.	ne summary and schedules filed with this declaration and that they are true and
correct.	
🗶 /s/ Ramon Erek Slater, Jr.	×
Signature of Debtor 1	Signature of Debtor 2
Date _08/16/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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			ocarricit	uuc TI (
Fill in this in	formation to iden	tify your case:		
		**		
	_		-	
Debtor 1	Ramon	Erek	Slater	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS	
			(State)	
Case Number	r		(51215)	
(If known)		· · · · · · · · · · · · · · · · · · ·		
()				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before										
	nat is your current marital status? Married Not married									
	During the last 3 years, have you lived anywhere other than where you live now? No. Yes. List all of the places you lived in the last 3 years. Do not include where you live now.									
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there						
	7076 Road 55 F Torrington, WY 82240	From 01/2015 To 01/2017	Same as Debtor 1	Same as Debtor 1						
	County Rd G & Elk Ave, Oxford WI 53952-1000	FROM 01/2017 To 08/2017	Same as Debtor 1	Same as Debtor 1						
	1299 Raymond St. Gillette WY 82718	FROM 08/2017 To 05/2018	Same as Debtor 1	Same as Debtor 1						
pro an	Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).									

Case 18-23189 Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main Document Page 42 of 62 Debtor 1 Ramon Erek Slater Case Number (if known) _ First Name Middle Name Last Name **Explain the Sources of Your Income** Part 2: Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, \$17,985 Wages, commissions, From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$17,723 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income Gross income** Sources of income Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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ebtor 1	Ramon	Erek	Slater	_	Case Number (if known)						
	First Name	Middle Name	Last Name		·						
D6 A	re either Debtor 1's or	Debtor 2's debts primarily co	nsumer debts?								
	No. Neither Debtor	1 nor Debtor 2 has primarily c	onsumer debts. Co	nsumer debts are define	ed in 11 U.S.C. § 101(8) a	as					
	"incurred by an	individual primarily for a person	nal, family, or housel	nold purpose."							
	During the 90 da	ays before you filed for bankrup	otcy, did you pay any	creditor a total of \$6,42	25* or more?						
	☐ No. Go to line 7.										
	Yes. List be	elow each creditor to whom you	paid a total of \$6,42	25* or more in one or mo	ore payments and the						
		nt you paid that creditor. Do not rt and alimony. Also, do not inc		• • • • • • • • • • • • • • • • • • • •	•						
	* Subject to adjustm	ent on 4/01/19 and every 3 yea	irs after that for case	es filed on or after the da	ate of adjustment.						
	_	ebtor 2 or both have primarily days before you filed for bankru		ny creditor a total of \$60	0 or more?						
	☐ No. Go to li	ne 7.									
	Yes List he	elow each creditor to whom you	naid a total of \$600	or more and the total a	mount you paid that						
		not include payments for dome	-		• •						
	alimony. Als	so, do not include payments to	an attorney for this I	pankruptcy case.							
			Dates of	Total amount paid	Amount you still	owe Was this payment for					
			payments								
	Chrysle	r Capital Po Box 961275_	Monthly	\$509	\$21,980	Mortgage					
		orth TX 76161	,			Car					
						Credit card					
						Loan repayment					
						Suppliers or vendors Other					
		filed for bankruptcy, did you m		•							
		atives; any general partners; rel u are an officer, director, persoi									
а		a business you operate as a so									
_	No.										
L	Yes. List all payment	s to an insider.									
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment					
08 V	Vithin 1 year before you	filed for bankruptcy, did you ma	ake any payments o	r transfer any property o	on account of a debt that	benefited					
	n insider? nclude payments on det	ots guaranteed or cosigned by a	an insider.								
_	No.										
L	Yes. List all payment	s to an insider.	Dates of	Total amount	Amount you still	Reason for this payment					
			payment	paid	owe	Include creditor's name					
Par	Identify Legal ac	ctions, Repossessions, and Fore	closures								

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Debtor 1	Ramon	Erek	Slater	Case Number (if known)	
	First Name	Middle Name	Last Name		
Li		ling personal injury ca		urt action, or administrative proceeding? ces, collection suits, paternity actions, support or c	ustody
	No.				
	Yes. Fill in the details.				
	_		Nature of the case	Court or agency	Status of the case
	Midland Funding Llc \	/S Ramon Slater	Contract	Cook County Circuit Court	Pending
	CASE NUMBER#17M	167615			On appeal
					Concluded
					_ 🚨 ********
					_
	Midland Funding VS F	Ramon Slater	Contract	Cook County Circuit Court	Pending
	CASE NUMBER#13M		Contract	Gook Godiny Girodit Godit	On appeal
	CASE NOWIDER#13W	11117033			Concluded
					_ Gonciaded
					_
	/ithin 1 year before you file heck all that apply and fill		s any of your property reposses	sed, foreclosed, garnished, attached, seized, or le	vied?
	No. Go to line 11				
	Yes. Fill in the informati	ion below.			
	/ithin 90 days before you r refuse to make a payme			pank or financial institution, set off any amounts	s from your accounts
	No. Go to line 11				
	Yes. Fill in the informati	ion below.			
	ithin 1 year before you fi ourt-appointed receiver, a			possession of an assignee for the benefit of cr	editors, a
_	No.				
L	Yes.				
Part	List Certain Gifts a	and Contributions			
		filed for bankruptcy.	did you give any gifts with a to	otal value of more than \$600 per person?	
	No.		, , , , ,		
-		or each aift			
_	Yes. Fill in the details for		did you give any gifts or contr	ributions with a total value of more than \$600 to	any charity?
··· •	_	med for bankruptcy,	did you give any gints of conti	ibutions with a total value of more than \$600 to	any chanty:
_	No.				
L	Yes. Fill in the details for	or each gift.			
Part	List Certain Losses	S			
	/ithin 1 year before you f ambling?	iled for bankruptcy o	r since you filed for bankruptc	y, did you lose anything because of theft, fire, o	ther disaster, or
	No.				
	Yes. Fill in the details for	or each gift.			
Par	List Certain Payme	ents or Transfers			
C	onsulted about seeking b	oankruptcy or prepar	ing a bankruptcy petition?	on your behalf pay or transfer any property to an encies for services required in your bankruptcy	
	No.				
	Yes. Fill in the details				

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 Debtor 1
 Ramon
 Erek
 Slater
 Case Number (if known)

 First Name
 Middle Name
 Last Name

	Party Contact Info	Description and value of a	any property transferred		Date payment or transfer	Amount of payment	
	Geraci Law L.L.C.					\$900.00	
	55 E. Monroe Street #3400						
	Chicago,IL 60603						
	Party Contact Info	Description and value of a	any property transferred		Date payment or transfer	Amount of payment	
	Hananwill Credit Counseling	Credit Counseling Services		2	2018	\$25.00	
	115 N. Cross St.						
	Robinson, IL 62454						
17	Within 1 year before you filed for bankruptcy, promised to help you deal with your creditors Do not include any payment or transfer that y	s or to make payments to your cree	• • •	fer any prop	erty to anyone	who	
	■ No.						
	Yes. Fill in the details.						
	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.						
	■ No.						
	Yes. Fill in the details for each gift.						
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pro-		o a self-settled trust or si	imilar device	e of which you	are a	
	No.						
	Yes. Fill in the details for each gift.						
P	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units				
20		wore any financial accounts or in	atrumente held in vour n	ama arfar	vour bonofit o	looed	
20	Within 1 year before you filed for bankruptcy sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associ	other financial accounts; certifica	tes of deposit; shares in				
	_	ations, and other intuneiar instituti	0113.				
	No. Yes. Fill in the details.						
	_	Last 4 digits of account number	Type of account or	Date accoun	t was Las	st balance before	
		·	instrument	closed, sold, or transferre		sing or transfer	
				J a	-		
21	Do you now have, or did you have within 1 ye cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	other depo	sitory for secu	rities,	
	No.						
	Yes. Fill in the details.						
		Who else had access to it?	Describe the conten	its		you still ve it?	

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Debtor 1	Ramon	Erek	Slater	Case Number (if known)		
	First Name	Middle Name	Last Name			
22 H	lave you stored property i	n a storage unit o	r place other than your home within	I year before you filed for bankruptcy?		
	No.					
	Yes. Fill in the details.					
L	res. r iii iir trie details.		Who else has or had access to it?	Describe the contents	Do you still	
			Who else has of had access to it:	bescribe the contents	have it?	
Par	Identify Property Yo	ou Hold or Control	for Someone Else			
	o you hold or control any or someone.	property that so	neone else owns? Include any prope	rty you borrowed from, are storing for, o	r hold in trust	
	No.					
-	Yes. Fill in the details.					
L	_ rec. r iii iir tire detaile.		Where is the property?	Describe the property	Value	
Part	Give Details About	Environmental Info	rmation			
For th	ne purpose of Part 10, the	following definition	ons apply:			
■ E.	wironmontal law moans a	ny fadaral stata	or local statute or regulation concern	ing pollution, contamination, releases of	f	
ha	azardous or toxic substan	ces, wastes, or m	=	water, groundwater, or other medium,	ı	
	te means any location, fac or used to own, operate, c		-	aw, whether you now own, operate, or u	tilize	
			onmental law defines as a hazardous ntaminant, or similar term.	waste, hazardous substance, toxic		
				n they occurred		
-			at you know about, regardless of whe	-		
24 H	_	notified you that	you may be liable or potentially liable	e under or in violation of an environment	al law?	
	No.					
L	Yes. Fill in the details.					
			Governmental unit	Environmental law, if you know it	Date of notice	
25 H	lave you notified any gove	ernmental unit of	any release of hazardous material?			
	No.					
L	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice	
			Governmental unit	Environmental law, if you know it	Date of flotice	
26 H	lave you been a party in a	ny judicial or adm	inistrative proceeding under any env	ironmental law? Include settlements and	l orders.	
	No.					
-	Yes. Fill in the details.					
_			Court or agency	Nature of the case	Status of the case	
Part	11F Give Details About	Your Business or C	onnections to Any Business			
27 v	Vithin 4 wasna hafana waw f	ilad far hankrunt	nu did uau aum a business av baus a	ov of the following compositions to any b		
21 V		_		ny of the following connections to any bu	asiness?	
	=		a trade, profession, or other activity,	·		
	=		ny (LLC) or limited liability partnersh	ip (LLP)		
	∐A partner in a partne	-				
	∐An officer, director,		•			
	An owner of at least	t 5% of the voting	or equity securities of a corporation			
	No. None of the above a	annlies Co to Bor	t 12			
L	тез. Опеск ан шатары	y above and iii in i	the details below for each business.			

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Debtor 1	Ramon	Erek	Slater	Case Number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before ye titutions, creditors, c	• • •	you give a financial stateme	ent to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details	S		
		Date iss	sued	
Part 12	Sign Below			
	nnection with a banl S.C. §§ 152, 1341, 15 /s/ Ramon Erek S	519, and 3571.	×	isonment for up to 20 years, or both.
	Signature of Debtor	1	Signature	e of Debtor 2
	Date 08/16/2018		Date	
	MM / DD / \	YYYY	M	M / DD / YYYY
Did y	No ′es		of Financial Affairs for Indivi	iduals Filing for Bankruptcy (Official Form 107)? bankruptcy forms?
	es. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this i	Caso 19		N NQ/16	8/18 Entered 08/16/18 15:33:43 8 of 62	3 Desc Main
				0 01 02	
Debtor 1	Ramon	Erek	Slater		
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name		
(Opodac, il lilling)	i list Name	WILGIE Name	Last Name		
United States	s Bankruptcy Court for	the : <u>NORTHERN</u> District of <u>ILLINC</u>	(State)		
Case Numbe (If known)	er		(cuito)		☐ Check if this is an amended filing
Official F	orm 108				
Stateme	ent of Inten	tion for Individuals F	iling l	Jnder Chapter 7	12/1
creditors ha you have lea You must file t whichever is e f two married Both debtors r Be as complet	ve claims secured I ased personal propo- this form with the co- arlier, unless the co- people are filing too must sign and date e and accurate as p ne and case number	ourt extends the time for cause. You gether in a joint case, both are equa the form. ossible. If more space is needed, a	ur bankrup u must also ally respon	otcy petition or by the date set for the meeting of cre to send copies to the creditors and lessors you list. sible for supplying correct information.	
	editors that you list	ed in Part 1 of Schedule D: Creditor	rs Who Ha	ve Claims Secured by Property (Official Form 106D)	, fill in the
informatio	n below.				
Identify the	e creditor and the p	roperty that is collateral		t do you intend to do with the property that res a debt?	Did you claim the property as exempt on Schedule C?
Creditor's	5			Surrender the property	No
name:	Chrysler C	apital	🗆	Retain the property and redeem it	— □ Yes
Dogorinti	on of 2013 Dodo	e Charger with over 66,000 miles		Retain the property and enter into a	
Description property	OH OF Zolo Boog	o onargor war over oo, soo mileo	_	Reaffirmation Agreement.	
securing	debt:		П	Retain the property and [explain]:	
			_		-
Oue dite de				Course des the present of	
Creditor's name:	5		ㅂ	Surrender the property	□ No
name.			— ⊣	Retain the property and redeem it	☐ Yes
Description	on of		Ш	Retain the property and enter into a	
property			_	Reaffirmation Agreement.	
securing	debt:		Ц	Retain the property and [explain]:	-
Creditor's	3			Surrender the property	☐ No
name:			🗆	Retain the property and redeem it	☐ Yes
Description	on of			Retain the property and enter into a	
property				Reaffirmation Agreement.	
securing	debt:			Retain the property and [explain]:	-
Creditor's	3			Surrender the property	☐ No
name:			🗆	Retain the property and redeem it	Yes
Descripti	on of			Retain the property and enter into a	_
property				Reaffirmation Agreement.	
securing	debt:			Retain the property and [explain]:	

Case 18-23189 Ramon

Doc 1 Filed 08/16/18 Entered 08/16/18 15:33:43 Desc Main Page 49 of 62 Dumber (if known)

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts fill in the information below. Do not list real estate leases. Unexpired leases are leases that are ended. You may assume an unexpired personal property lease if the trustee does not assume	e still in effect; the lease period has not yet
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	□ No
Description of leased property:	☐ Yes
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	□No
Description of leased property:	Yes
Lessor's name:	
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	No
Description of leased property:	□Yes
Lessor's name:	□ No
Description of leased property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have indicated my intention about any property of my entersonal property that is subject to an unexpired lease.	state that secures a debt and any
★ /s/ Ramon Erek Slater, Jr. Signature of Debtor 1 Date Dated: 08/16/2018 Date Date	
MM / DD / YYYY MM / DD / YYYY	

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In r	e	NORT	HERN DISTRIC	1 OF ILLINOIS L	EASTERN DIVISIO)1 \	
Rar	non Erek S	later Jr. / Debtor			Case No:		
					Chapter:	Chapter 7	
		DISCLOS	SURE OF COMP	ENSATION OF AT	TORNEY FOR DEB	TOR	
	npensation p	o 11 U.S.C. § 329(a) and Fed. Be aid to me within one year before rendered on behalf of the debt	ankr. P. 2016(b), I e the filing of the p	certify that I am the petition in bankruptc	e attorney for the above ey, or agreed to be paid	e named debtor(s) a I to me, for services	S
	For legal	services, I have agreed to accept	į	\$900.00			
	Prior to th	e filing of this statement I have	received	\$900.00			
	Balance D	due	_	\$0.00			
 3. 4. 5. 	Deb The source Del I have of my attach	e of the compensation paid to me tor(s) Other: (species of compensation to be paid to report of the compensation to the compensation paid to me.	ify) me is: ify) disclosed compens losed compensatio ment, together with	n with a other person a list of the names	n or persons who are n of the people sharing i	not members or asso in the compensation	ociates
	a. Analy		nation, and rendering	ng advice to the debt	tor in determining whe	other to file a petitic	on in
6.		ent with the debtor(s), the above	t-filing.	TIFICATION			
		I certify that the foregoing payment to me for representati			_	DT	
		Date: 08/16/2018	/s/]	Nicholas Jacob Tep	eli		
		Date	Sig	nature of Attorney			

Page 1 of 1 Record # 789377

Geraci Law L.L.C. Name of law firm

Date: 7/10/2018

Case 18-23189 Geraci LawoLQB/C6/IIBnois ntrelian a 8/VIIScDBISID:33:43 Desc Main Headquarters: 55 E. Monroe Street, #3400 Dragunteroto3 Regges 5/1070f 6/2 ENT CORNER WWW.INFOTAPES.COM

Record #: 789-377 Consultation Attorney: MAA



Retainer Agreement Chapter 7 - Prefiling - Agreement to pay for pre-filing services

I retain Geraci Law L.L.C. to represent me in a Chapter 7 Bankruptcy proceeding from now until discharge. For services before filing m	ny
bankruptcy petition in court. I agree to pay a Pre-filing services Flat Fee of \$ <u>900.00</u> at \$ {} today,	
\$ {} per {} starting {} and \${} by debit only. I will obtain from	٠
within 60 days of today. Bankruptcy is time-sensitive. After filing in court, any balance on the	ne .
pre-filing fee is discharged. We will start preparing your documents as soon as you sign this contract. Work before signing is no charge.	,
The flat fee for work before filing pays for all work necessary to file this bankruptcy petition in court. Excluded: appearance	in
non-bankruptcy court or proceeding; taking calls from your creditors or collectors. Advantage of "flat fee", rather than hourly: you know	in
advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed	at
hourly rates of \$75 -\$450/hour, and pay in advance a security retainer, which may cost you more, or less than a flat fee. Advance Paymer	nt
nounty rates of \$75 -\$450/nour, and pay in advance a security fetallier, which may cost you more, or loss than a flat loss retrieves a support and are deposited into our operating account, not into a clie	nt
Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a clie	MA.
trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we trust account. We will refund unearned fees. You may enter into a security retainer agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm: we will not because we have a significant agreement with another law firm and the significant agreement with another law firm and the significant agreement with a significant agreement agreement with a significant agreement agreement with a significant agreement ag	ni.
have found flat fees avoid surprises and a bill you did not expect. Payments before filing are applied first to fees, then to costs. After filing	ქ ;
payments reimburse costs first, then fees. We may advance costs after filing.	l to
Prepayment for services after filing: If you decide to pay, before filing in court, any amount in excess of the pre-filing Flat Fee, that will be applied	1 10
the Flat Fee for post-filing services first, and then to costs. All fees become our property on payment and will be deposited into our operating account. Excluded from Flat Fee: If you pre-pay for post filing services, the following are not included in the Estimated Flat Fee after filing, and will be charged.	neid
at \$75-450 per hour: missed section 341 meetings; amendments to schedules; any motions including to reopen, avoid judgment liens, dismiss?	fór
enlargement of time; contested matters such as objections to exemptions; attending rule 2004 examinations; reviewing documents that we did.	not
specifically request from you; appearance in adversary proceedings or other courts will be billed at hourly rates.	
After we file your Chapter 7 bankruptcy in Court, we estimate your Flat Fee for all services after filing with the Clerk, until car	se
closing to be \$ 900.00 plus \$335 Court cost reimbursement if applicable total: \$ 1,235.00 . The same services listed in the paragraph	rahi
above are not included in the Flat Fee for services after filing.	62.0
Payment by you for any post-filing services is entirely voluntary: Even if you refuse or are unable to pay us for post-filing services, we	will
perform all flat fee services through discharge. We will not withdraw for non-payment of flat fee services such as appearing at the first meeting of credit	ors
and reaffirmations. For services that are not included in the Estimated Flat Fee after filing, we will represent you unless we ask the Court for leave	e to
withdraw as your attorney or unless local rules do not require us to represent you, such as in an adversary proceeding. A separate agreement may	πe.
required in order to create any obligation to pay us for services and costs after filing, or for Additional Fees. The Bankruptcy Code allows you to pay	uə . թ.
voluntarily after filing, but we prefer a written agreement so there are no misunderstandings.	mv.
Pre-filing Termination. Pre-filing, if you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & significant petition according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown about the control of	ive.
We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of receiv	/ina
written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection, State Bar of Wisconsin, P.O. Box 7158, Madis	son.
WI 53707 if the we fail to provide a refund of unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to bine	ling
arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve	the
dispute to the satisfaction of you within 30 days after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; to	hat
more than one attorney or staff will work on your file, there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change	e in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amour	1t,01
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No guarantee of Dischar	rge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: study	jeņi Stas
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, delicaberged is you don't take the 2nd education	ou: len:
after filing including HOA dues; other debts listed in your info folder as usually not discharged. No discharge if you don't take the 2nd educatio course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, de	ehte
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PAGE AND EVERY LINE OF MY PETITION BEFORE I SIGN	J IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.	
AND TO WAKE SORE THAT IT IS COMPLETE AND CONNECT.	
The said that th	
Date: 10/18 x XVVVVVV x	
Ramori Slater (Debtor) (Joint Debtor)	
400004	, a.
Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 180501	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ramon Erek Slater Jr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 08/16/2018 /s/ Ramon Erek Slater, Jr.

Ramon Erek Slater, Jr.

X Date & Sign

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^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

Record # 789377 B 201A (Form 201A) (11/11) Page 1 of 2

Form B 201A, Notice to Consumer Debtor(s)

In re Ramon Erek Slater Jr. / Debtor

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/16/2018	isi Ramon Erek Stater, Jr.	
	Ramon Erek Slater, Jr.	
Dated: 08/16/2018	/s/ Nicholas Jacob Tepeli	
	Attorney: Nicholas Jacob Tepeli	

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Debto	or 1 Ramon	Erek	Slater	Case Number (if know	n)		
	First Name	Middle Name	Last Name	·			
Pai	rt 6: Answer These Ques	tions for Reporting Purpose	s ·				
16.	What kind of debts do you have?	as "incurred b No. Go to Yes. Go 16b. Are your de	by an individual primarily for a line 16b. to line 17. Sebts primarily business de business or investment or thro	lebts? Consumer debts are defined personal, family, or household purpose the personal persona	t you incurred to obtain		
***************************************		16c. State the type	of debts you owe that are no	ot consumer debts or business debts			
	A						
17.	Are you filing under Chapter 7?	☐ No. Iam no	t filing under Chapter 7. Go to	line 18.			
	Do you estimate that aft any exempt property is excluded and administrative expenses are paid that funds will k available for distribution to unsecured creditors?	er adminis	trative expenses are paid that	estimate that after any exempt proper t funds will be available to distribute t	rty is excluded and to unsecured creditors?		
18.	How many creditors do	1-49	1 ,0	00-5,000	2 5,001-50,000		
	you estimate that you	50-99	□ 5,0	01-10,000	50,001-100,000		
,	owe?	☐ 100-199 ☐ 200-999	□ 10,	001-25,000	☐ More than 100,000		
19.	How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100 \$100,001-\$50 \$500,001-\$1	0,000	000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	☐\$500,000,001-\$1 billion ☐\$1,000,000,001-\$10 billion ☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
20.	How much do you	\$0-\$50,000	□\$1,	000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100	· · · · · · · · · · · · · · · · · · ·	0,000,001-\$50 million	□ \$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$50	· — ·	0,000,001-\$100 million	\$10,000,000,001-\$50 billion		
Par	t 7: Sign Balow	□ \$500,001-\$1	million LI \$10	90,000,001-\$500 million	☐ More than \$50 billion		
ı aı	Sign Below						
For	you	I have examined the correct.	s petition, and I declare under	r penalty of perjury that the informati	on provided is true and		
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection					
		with a bankruptcy c	ase can result in fines up to \$341, 1519, and 3571.	g property, or obtaining money or pr 250,000, or imprisonment for up to 2	0 years, or both.		
			or 11.				
		Executed on _	: <u>8 / 14 /</u> 2018	Executed o	n		

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Debtor 1 Ramon Erek Slater First Name Middle Name Last Name Debtor 2 (Spouse, If filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of LLLINOIS (State)	Fill in this in	formation to ident	fy your case:		1.
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 1	Ramon	Erek	Slater	_
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN District of ILLINOIS (State)		First Name	Middle Name	Last Name	
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS (State)	Debtor 2				_
(State)	(Spouse, if filing)	First Name	Middle Name	Last Name	
	United States Case Number		the : <u>NORTHERN</u> District of		
			·		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	someone wh	o is NOT an at	torney to help you fill ou	t bankruptcy forms?	
No					
Yes. Name of Person				Attach Bankr	uptcy Petition Preparer's Notice, Declaration, and
				Signature (Ot	ficial Form 119).
					•
	•			·	
	leclare that I h	ave read the s	summary and schedules	filed with this declaration	and that they are true and
r penalty of perjury, I d	declare that I h	ave read the s	summary and schedules	filed with this declaration	and that they are true and
r penalty of perjury, I d	declare that I h	ave read the s	summary and schedules	filed with this declaration	and that they are true and
r penalty of perjury, I d	declare that I h	ave read the s		filed with this declaration	and that they are true and
r penalty of perjury, I o	declare that I h	ave read the s	*		and that they are true and
r penalty of perjury, I o	declare that I h	ave read the s			and that they are true and
	declare that I h	ave read the s	*		and that they are true and

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Debtor 1	Ramon	Erek	Slater	Case Number (if known)	
	First Name	Middle Name	Last Name		
inst	itutions, creditors, or No.		l you give a financial statement	to anyone about your business? Include all financial	
Ш	Yes. Fill in the details.	23.77	*****		
		Date it	ssued		
Part 12	Sign Below			<u> </u>	
in co		ruptcy case can result in 9, and 3571.	fines up to \$250,000, or impriso Signature of	ng property, or obtaining money or property by fraud nment for up to 20 years, or both. Debtor 2	
Did y	ou attach additional p	pages to Your Statement	of Financial Affairs for Individu	als Filing for Bankruptcy (Official Form 107)?	
Did y	ou pay or agree to pa	y someone who is not ar	attorney to help you fill out ba	nkruptcy forms?	
	lo 'es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

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Last Name

Middle Name

First Name

Part 2: List Your Unexpired Personal Property Leases	
or any unexpired personal property lease that you listed in Schedule G: Exe	ecutory Contracts and Unexpired Leases (Official Form 106G),
I in the information below. Do not list real estate leases. Unexpired leases a	
nded. You may assume an unexpired personal property lease if the trustee	does not assume it. 11 U.S.C. § 365(p)(2).
Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name:	☐ No
	Yes
Description of leased property:	
Lessor's name:	☐ No
	Yes
Description of leased property:	
Lessor's name:	□ No
Description of leased property:	Yes
Lessor's name:	
Description of leased property:	☐Yes
Lessor's name:	□No
Description of leased property:	□Yes
Lessor's name:	□No
Description of leased property:	☐Yes
Lessor's name:	
Description of leased	Yes
property:	
Part 3: Sign Below	
der penalty of perjury, I declare that I have indicated my intention about an	y property of my estate that secures a debt and any
sonal property that is subject to an unexpired lease.	
<u> </u>	
	e of Debtor 2
Date Dated: 8 / 1/2/20 Date	
MM / DD / YYYY MN	// / DD / YYYY

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DISCLAIMER Debtors have read and agree:

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FiLED your income tax return at least 2

 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District

 Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUT PRATITION IS ACCURATE!!!!

Dated:	KE SURE OUR PETTE ON IS ACCURATE!!!!		X Date & Sign
	Ramen Erek Slater, Jr	,	

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Ramon Erek Slater Jr. / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: X / 1/2/2018

Ramoh Erek Slater, Jr.

X Date & Sign

Ramon Erek **Doctument** Page 61 of 62e Number (if known) _ Debtor 1 Middle Name First Name Last Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation 0.00 0.00 Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here:.... For you For your spouse Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$ 0.00 \$ 0.00 10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total on line10c. 0.00 0.00 10a. 0.00 0.00 10b. 10c. Total amounts from separate pages, if any. \$ 0.00 \$ 0.00 Calculate your total current monthly income. Add lines 2 through 10 for each 2,901.95 \$ 0.00 2,901.95 column. Then add the total for Column A to the total for Column B Part 2: **Determine Whether the Means Test Applies to You** 12. Calculate your current monthly income for the year. Follow these steps: 12a. 2.901.95 x 12 Multiply by 12 (the number of months in a year). The result is your annual income for this part of the form. 12b. 34,823.40 13. Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. IL Fill in the number of people in your household. Fill in the median family income for your state and size of household. 52,410,00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. X Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. 14b. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. Part 3: Sign Below golare under penalty of perjury that the information on this statement and in any attachments is true and correct. Ramon Frek Slater, Jr. Date: If you checked line 14a, do NOT fill out or file Form 122A-2. If you checked line 14b, fill out Form 122A-2 and file it with this form.

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Form B 201A, Notice to Consumer Debtor(s)

In re Ramon Erek Slater Jr. / Debtor

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Dated: X / 1/2018

Ramon Erek Slater, Jr.

X Date & Sign

Dated: 12018

Attorney: Michala J. Teno?